

B1 (Official Form 1)(04/13)

United States Bankruptcy Court District of New Jersey		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Jenio, Michael L		Name of Joint Debtor (Spouse) (Last, First, Middle): Jenio, Alexis Perez	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-6500		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4325	
Street Address of Debtor (No. and Street, City, and State): 268 Bloomingdale Avenue Cranford, NJ <div style="text-align: right; font-size: small;">ZIP Code 07016</div>		Street Address of Joint Debtor (No. and Street, City, and State): 268 Bloomingdale Avenue Cranford, NJ <div style="text-align: right; font-size: small;">ZIP Code 07016</div>	
County of Residence or of the Principal Place of Business: Union		County of Residence or of the Principal Place of Business: Union	
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	
Location of Principal Assets of Business Debtor (if different from street address above):			
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000			
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Jenio, Michael L**Jenio, Alexis Perez****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Justin M. Gillman, Esq.

Signature of Attorney for Debtor(s)

August 7, 2015

(Date)

Justin M. Gillman, Esq.**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Jenio, Michael L

Jenio, Alexis Perez

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael L Jenio

Signature of Debtor **Michael L Jenio**

X /s/ Alexis Perez Jenio

Signature of Joint Debtor **Alexis Perez Jenio**

Telephone Number (If not represented by attorney)

August 7, 2015

Date

Signature of Attorney*

X /s/ Justin M. Gillman, Esq.

Signature of Attorney for Debtor(s)

Justin M. Gillman, Esq. 8291

Printed Name of Attorney for Debtor(s)

Gillman & Gillman

Firm Name

**770 Amboy Avenue
Edison, NJ 08837**

Address

Email: abgillman@optonline.net

732-661-1664 Fax: 732-661-1707

Telephone Number

August 7, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of New Jersey**

In re **Michael L Jenio
Alexis Perez Jenio**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michael L Jenio
Michael L Jenio

Date: August 7, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of New Jersey**

In re **Michael L Jenio
Alexis Perez Jenio**

Debtor(s)

Case No.
Chapter

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☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Alexis Perez Jenio
Alexis Perez Jenio

Date: August 7, 2015

Accurate Collection Services
17 Prospect Street
Morristown, NJ 07960-6862

Accurate Collection Services
17 Prospect Street
Morristown, NJ 07960-6862

Acs/bank Of America
501 Bleecker St
Utica, NY 13501

Akron Billing Center
2620 Ridgewood Road
STE 300
Akron, OH 44313

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Express
Po Box 297871
Fort Lauderdale, FL 33329

American Express
Po Box 297871
Fort Lauderdale, FL 33329

American Honda Finance
Po Box 168088
Irving, TX 75016

American Honda Finance
201 Little Falls Dr
Wilmington, DE 19808

American Honda Finance
Po Box 168088
Irving, TX 75016

American Medical Collection Agency
PO Box 1235
Elmsford, NY 10523

Amex Dsnb
Po Box 8218
Mason, OH 45040

Bank Of America
Attention: Recovery Department
4161 Peidmont Pkwy.
Greensboro, NC 27410

Bank Of America
Attention: Recovery Department
4161 Peidmont Pkwy.
Greensboro, NC 27410

Bank Of America
De5-019-03-07
Newark, DE 19714

Bank Of America
De5-019-03-07
Newark, DE 19714

Barclays Bank Delaware
Attn: Bankruptcy
P.O. Box 8801
Wilmington, DE 19899

Barclays Bank Delaware
Po Box 8803
Wilmington, DE 19899

Bby/cbna
50 Northwest Point Road
Elk Grove Village, IL 60007

Bk Of Amer
Po Box 982235
El Paso, TX 79998

Bk Of Amer
Po Box 982235
El Paso, TX 79998

Bk Of Amer
Po Box 982235
El Paso, TX 79998

Bk Of Amer
Po Box 982235
El Paso, TX 79998

Cap1/bstby
Po Box 5253
Carol Stream, IL 60197

Cap1/levtz
Po Box 30253
Salt Lake City, UT 84130

Cap1/neimn
26525 N Riverwoods Blvd
Mettawa, IL 60045

Cap1/seamn
90 Christiana Road
New Castle, DE 19720

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Pob 30281
Salt Lake City, UT 84130

Capital One
Pob 30281
Salt Lake City, UT 84130

Capital One
Pob 30281
Salt Lake City, UT 84130

Cbna
Po Box 6283
Sioux Falls, SD 57117

Central Jersey Behavioral Health, LLC
216 North Ave. East
Cranford, NJ 07016

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase-pier1
Chase Card Svcs/Attn:Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850

Chase-pier1
Chase Card Svcs/Attn:Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850

Chase-pier1
Po Box 15298
Wilmington, DE 19850

Chase-pier1
Po Box 15298
Wilmington, DE 19850

Comenity Bank/New York & Company
Attention: Bankruptcy
P.O. Box 182125
Columbus, OH 43218

Comenity Bank/New York & Company
Attention: Bankruptcy
P.O. Box 182125
Columbus, OH 43218

Comenity Bank/New York & Company
220 W Schrock Rd
Westerville, OH 43081

Comenity Bank/New York & Company
220 W Schrock Rd
Westerville, OH 43081

Comnwlth Fin
245 Main St
Dickson City, PA 18519

Cranford Diagnostic Imaging PA
PO Box 3254
Indianapolis, IN 46206

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Discover Personal Loan
Attention: Bankruptcy
Po Box 30954
Salt Lake City, UT 84130

Discover Personal Loan
Po Box 30954
Salt Lake City, UT 84130

Dsnb Bloomingdales
Macy's Bankruptcy Dept.
Po Box 8053
Mason, OH 45040

Dsnb Bloomingdales
9111 Duke Blvd
Mason, OH 45040

Dsnb Macys
9111 Duke Blvd
Mason, OH 45040

Emer Phy Assoc North Jersey PC
PO Box 740021
Cincinnati, OH 45274

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
475 Anton Blvd
Costa Mesa, CA 92626

Fia Csna
Po Box 982235
El Paso, TX 79998

Forster, Garbus & Garbus
7 Banta Place
Hackensack, NJ 07601

GECRB/ Old Navy
Attention: GEMB
Po Box 103104
Roswell, GA 30076

GECRB/ Old Navy
Po Box 965005
Orlando, FL 32896

GECRB/Banana Republic
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

GECRB/Banana Republic
4125 Windward Plaza
Alpharetta, GA 30005

Great Lakes
PO Box 530229
Atlanta, GA 30353-0229

Higher Edicatuion Student Assistance Aut
PO Box 548
Trenton, NJ 08625

HRRG
PO Box 459080
Fort Lauderdale, FL 33345

Internal Revenue Service (IRS)
Department of Treasury
P.O. Box 7346
Philadelphia, PA 19101-7346

Jpm Chase
Po Box 24696
Columbus, OH 43224

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Lenscrafters/GECRB
Attn: Bankruptcy
Po Box 182686
Columbus, OH 43218

Lenscrafters/GECRB
C/o Po Box 965036
Orlando, FL 32896

Morristown Pathology Associates
65 Madison
Suite 220
Morristown, NJ 07960

Nationwide Credit, Inc.
P.O. Box 26314
Lehigh Valley, PA 18002-6314

Navient
Po Box 9500
Wilkes Barre, PA 18773

Navient
Po Box 9500
Wilkes Barre, PA 18773

Navient
Po Box 9500
Wilkes Barre, PA 18773

New Jersey Turnpike Authority
PO Box 5042
Woodbridge, NJ 07095

NJ EZ Pass
PO Box 4973
Trenton, NJ 08650

Norina Melita, Esq.
Solomon & Solomon, PC
5 Columbia circle
Albany, NY 12203

Odpt/cbsd
Attn: Centralized Bankruptcy
P.O. Box 20507
Kansas City, MO 64195

Odpt/cbsd
Po Box 6497
Sioux Falls, SD 57117

Overlook Medical Center
475 South Street
2nd Floor Morristown
Morristown, NJ 07962

Overlook Medical Center
475 South Street
2nd Floor Morristown
Morristown, NJ 07962

Overlook Medical Center
475 South Street
2nd Floor Morristown
Morristown, NJ 07962

Overlook Medical Center
475 South Street
2nd Floor Morristown
Morristown, NJ 07962

Peoples Bk Credit Card Services
Attn: Bankruptcy
Po Box 7092
Bridgeport, CT 06601

Peoples Bk Credit Card Services
1000 Lafayette Blvd
Bridgeport, CT 06604

Port Authority of NY & NJ
PO Box 15186
Albany, NY 12212

Prosper Marketplace In
101 2nd St Fl 15
San Francisco, CA 94105

Quest Diagnostics
PO Box 740985
Cincinnati, OH 45274

Rickart Collection Systems, Inc.
575 Miltown Road
North Brunswick, NJ 08902

RMCB
4 Westchester Plaza
Suite 110
Elmsford, NY 10523

Selip & Stylianou, LLP
10 Forest Avenue - Suite 300
PO Box 914
Paramus, NJ 07653

Simon's Agency, Inc.
4963 Wintersweet Drive
Liverpool, NY 13088

Slm Financial Corp
Po Box 9500
Wilkes-barre, PA 18773

Slm Financial Corp
Po Box 9500
Wilkes-barre, PA 18773

Solomon and Solomon
5 Columbia Circle
Albany, NY 12203

Solomon and Solomon
5 Columbia Circle
Albany, NY 12203

Springleaf Financial Services
Attention: Bankruptcy Department
Po Box 3251
Evansville, IN 47731

Springleaf Financial Services
600 N Royal Ave
Evansville, IN 47715

State of New Jersey Division of Taxation
Revenue Processing Center
PO Box 111
Trenton, NJ 08645

State Of Nj Student As
Po Box 538
Trenton, NJ 08625

State Of Nj Student As
Po Box 538
Trenton, NJ 08625

State Of Nj Student As
Po Box 538
Trenton, NJ 08625

Summit Anesthesia Associates
Lockbox 6872 PO Box 8500
Philadelphia, PA 19178

Sunrise Credit Services
P.O. Box 9100
Farmingdale, NY 11735

Syncb/care Credit
C/o Po Box 965036
Orlando, FL 32896

Syncb/gap
Po Box 965005
Orlando, FL 32896

Target Credit Card (TC)
C/O Financial & Retail Services
Mailstop BT P.O. Box 9475
Minneapolis, MN 55440

Target Credit Card (TC)
Po Box 673
Minneapolis, MN 55440

Td Bank N.a.
32 Chestnut St
Lewiston, ME 04240

Td Bank N.a.
1100 Lake St
Ramsey, NJ 07446

Td Rcs/shake A Paw
1000 Macarthur Blvd
Mahwah, NJ 07430

The Bank Of New York
Attn: Legal Department
1 Wall St. 11th Floor
New York, NY 10286

The Bank Of New York
500 Mamaroneck Ave
Harrison, NY 10528

Toyota Motor Credit Co
Toyota Financial Services
Po Box 8026
Cedar Rapid, IA 52408

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Po Box 8026
Cedar Rapids, IA 52408

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Po Box 8026
Cedar Rapid, IA 52408

Toyota Motor Credit Co
4 Gatehall Dr Ste 350
Parsippany, NJ 07054

Toyota Motor Credit Co
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Parsippany, NJ 07054

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4 Gatehall Dr Ste 350
Parsippany, NJ 07054

TransUnion
P.O. Box 2000
Crum Lynne, PA 19022

United Recovery Systems
PO Box 722929
Houston, TX 77272

Unvl/citi
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Unvl/citi
701 E 60th St N
Sioux Falls, SD 57117

Us Dept Of Ed/glelsi
Po Box 7860
Madison, WI 53707

Visa Dept. Stores
Attn: Bankruptcy
Po Box 8053
Mason, OH 45040

Visa Dept. Stores
9111 Duke Blvd
Mason, OH 45040

Volkswagon Credit Inc
National Bankruptcy Services
9441 Lbj Freeway, Suite 250
Dallas, TX 75241

Volkswagon Credit Inc
1401 Franklin Blvd
Libertyville, IL 60048

Volkswagon Credit Inc
National Bankruptcy Services
9441 Lbj Freeway, Suite 250
Dallas, TX 75241

Wells Fargo
1 Home Campus X2303-01a
Des Moines, IA 50326

Wells Fargo
Auto Finance Group Leasing
Phoenix, AZ 85038

Wells Fargo Bank
PO Box 29482
Phoenix, AZ 85038

Westfield Imaging Center
PO Box 1259
Oaks, PA 19456

Westfield Imaging Center
PO Box 460
Summit, NJ 07902

Wf Health Ad
Po Box 94498
Las Vegas, NV 89193

Wffinancial
Attention: Bankruptcy
Po Box 29704
Phoenix, AZ 85038

Wffinancial
P.o.box 29704
Phoenix, AZ 85038

Zwicker & Associates
1101 Laurel Oak Road Suite 130
Voorhees, NJ 08043